

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: :
: Chapter 13
Brian D. Morris, Sr. and :
Eileen M. Morris, : Bankruptcy No.
: Debtors. :
:

CHAPTER 13 PLAN

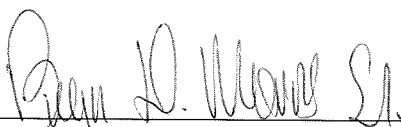
1. The debtors propose to submit monthly payments to the trustee in the amount of \$300.00 per month for a period of sixty (60) months.
2. From these payments, the debtors propose that the trustee shall make the following payments:
 - a. Payment in full of all administrative claims including the trustee's commission and expenses and any unpaid legal fees, including all legal fees approved during the pendency of this case, which are approved by the Court as being fair and reasonable;
 - b. Subsequent to the payment of all administrative claims, payment in full of:
 - 1.) the secured pre-petition mortgage arrears claim filed by PNC Mortgage, or its successor in interest, (none anticipated), but specifically excluding payments on the post-petition claim as stated in paragraph 4, below,
 - 2.) the pre-petition arrears claim of OneMain Financial, or its successor in interest (none anticipated), but specifically excluding payments on the post-petition claim as stated in paragraph 4, below,
 - 3.) the secured claims of the Bucks County Tax Claim Bureau for the 2013 real estate taxes (estimated at \$5,555.00),
 - 4.) the secured claim of Middletown Township, or its successor in interest) for the 2014 real estate taxes (estimated at \$5,800), and
 - 5.) the secured claim of Middletown Township for the water and sewer lien (estimated at \$450.00);
 - c. Subsequent to the payment of all administrative and secured claims, payment in full of all priority claims including the priority claim of the Internal Revenue Service (estimated at \$1,260); and
 - d. Subsequent to the payment of all administrative, secured and priority claims, pro

rata payment to all unsecured non-priority claims that are timely filed and duly proven except for payment of claims of American Education Services and Nelnet, or their successors in interest.

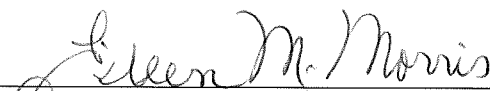
Pursuant to 11 U.S.C. § 1322(b)(5), debtors shall make all post-petition payments on their her non-dischargeable student loan to American Education Services and Nelnet, or their successors in interest, directly to the lenders in accordance with the contract terms and outside of this Chapter 13 Plan. (Where the B22C statement shows negative disposable income, the debtors' disposable income, as calculated by Schedules I and J can be used to pay other creditors, including a student loan debt. See In re Orawsky, 387 BR 128 (Bankr.E.D.Pa. 2008).

3. Holders of allowed secured claims shall retain their liens securing such claims until such time as their claims are paid.

4. Debtors will pay all post-petition monthly mortgage payments owing to PNC Mortgage, or its successor in interest, and all post-petition monthly automobile loan payments owing to OneMain Financial, or its successor in interest, directly to the lenders in accordance with the contractual terms and outside of this Plan.



Brian D. Morris, Sr. / Date



Eileen M. Morris / Date